

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

47263
Morton & Craig LLC
William E. Craig, Esquire
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Ally Financial

In Re:

RONALD G. PILARCHIK
LEAH J. PILARCHIK

Page 1 of 4



Order Filed on April 3, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case number: 16-22029

Hearing Date: 3-5-19

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: April 3, 2019

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Ronald and Leah Pilarchik

Case No: 16-22029

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Certificate Of Default filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Stacey L. Mullen, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2012 Ford Focus bearing vehicle identification number 1FAHP3E29CL408547.**
- 2. That after application to the Debtors’ account of certified funds in the amount of \$1,517.00 the Debtors’ account with Ally continues to have post-petition arrears through February 2019 in the amount of \$431.56.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above over four (4) months, by making their regular monthly payment of \$295.58 plus an additional \$107.89 (for total monthly payment of \$403.47) for the months of March through June 2019.**
- 4. That commencing March 2019, if the Debtors fail to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a certification of default with the Court and serving it on the Debtors and their attorney.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors and their attorney.**

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Debtors: Ronald and Leah Pilarchik

Case No: 16-22029

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees,
and stay relief under certain circumstances

- 6. That the Debtors are to pay Ally Financial a counsel fee of \$150.00 through their chapter 13 bankruptcy plan.**

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ronald G. Pilarchik
Leah J. Pilarchik
Debtors

Case No. 16-22029-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db/jdb +Ronald G. Pilarchik, Leah J. Pilarchik, 827 St. Regis Court, Mantua, NJ 08051-2046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jenelle C Arnold on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com,
jarnold@ecf.courtdrive.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecef@gmail.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Stacey L. Mullen on behalf of Joint Debtor Leah J. Pilarchik slmullen@comcast.net
Stacey L. Mullen on behalf of Debtor Ronald G. Pilarchik slmullen@comcast.net

TOTAL: 8